

§ 527.23

used a civilian ID card with their own SSN as identification and the check becomes dishonored.

(b) Sponsors who wish to disclaim responsibility for dishonored checks written by family members may do so by filing a letter of disclaimer with the ICCO. (See fig. 2-1 for a sample letter.) This letter announces a sponsor's voluntary withdrawal of responsibility for acts of family members. It will be updated annually. Absence of a disclaimer does not prove agency relationship between sponsor and family members.

(c) Some facilities may deny check-cashing privileges to family members of sponsors who have filed a letter of disclaimer. The sponsor will inform family members of this denial.

SECTION II—OFFENSES AND PENALTIES

§ 527.23 Offense and related offense.

(a) *Offense.* An offense has been committed when an individual does not redeem a dishonored check or redeems 3 or more checks within the grace period.

(b) *Related offense.* An individual may write several dishonored checks which are related. For example one error in the checkbook could cause several dishonored checks. All of these dishonored checks are considered related to each other and if not redeemed will be considered as a single offense. The individual must prove to the ICCO that the dishonored checks are related. If proof is not provided, each dishonored check will be considered an offense if not redeemed within the grace period. Related checks normally occur within a 10 day period.

§ 527.24 Bank or other excusable error.

If an individual can prove bank or other excusable error, dishonored checks resulting from these errors will not be considered offenses. The checkwriter's name will not be added to any list or central file.

§ 527.25 First offense.

(a) An individual who writes a check which later becomes dishonored and does not redeem it within the grace period has committed a first offense.

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(b) An individual who writes 3 dishonored checks which are unrelated to each other and redeems them all within the grace period has committed a first offense.

(c) The penalty for a first offense is required attendance at remedial training and suspension of check-cashing privileges for 6 months from date of suspension letter. The ID card may be over stamped.

(d) The individual may be removed from the dishonored checklist prior to the end of the suspension period if the check has been redeemed, all charges have been paid, remedial training has been completed, the individual has passed the installation checkbook maintenance test, and the unit commander (for soldiers and family members) or first line supervisor (for civilians) approves.

§ 527.26 Second offense.

(a) An individual who writes a second dishonored check, unrelated to the first dishonored check, and does not redeem it within the grace period has committed a second offense.

(b) An individual who writes 4 dishonored checks which are unrelated to each other and redeems them all within the grace period has committed a second offense.

(c) The penalty for a second offense is required attendance at remedial training and suspension of check-cashing privileges for 12 months from date of suspension letter if checkwriter is not currently on the dishonored checklist. If the checkwriter is currently on the dishonored checklist, the suspension period will be increased by 12 months. The ID card may be over stamped.

(d) The individual may be removed from the dishonored checklist prior to the end of the suspension period if the check has been redeemed, all charges have been paid, remedial training has been completed, the individual passed the installation checkbook maintenance test, and the individual appointed by the installation commander (§ 527.10(f)) so approves.

§ 527.27 Third offense.

(a) An individual who writes a third dishonored check, unrelated to the previous dishonored checks, and does not